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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Application of: Duro-Emanuel et al. : Attorney Docket No. 18638-04-5026
Application No.: 10/645,060 : Art Unit: 3609
Filed: August 21, 2003 : Examiner: Rankins
For: Term Note Paired with Money
Market Note

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 22, 2008, the period for response to which ends October 22, 2008, the Applicants hereby submit this Amendment, and respond as follows:

Amendments begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

Certificate of Mailing (37 C.F.R. §1.8)

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited on the date shown below with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name: Alison B. Weisberg Signature

Date of Deposit August 13, 2008

AMENDMENTS

Claims 1 – 34 (Cancelled)

Claim 35 (Currently Amended) A computer-implemented method comprising:

using one or more computing devices, providing liquidity to a financial transaction in which a term note and a money market note are issued, wherein the term note and the money market note have a same credit risk rating, by, upon receiving a payment for principal of the term note, electronically crediting the payment to principal of the money market note if the principal of the money market note is not fully credited and electronically crediting the payment to principal of the term note if the principal of the money market note is fully credited.

Claim 36 (Previously Presented) The method of claim 35 wherein the payment is held by a trust.

Claim 37 (Previously Presented) The method of claim 35 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 38 (Previously Presented) The method of claim 37 wherein the asset is an account receivable.

Claim 39 (Previously Presented) The method of claim 35 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 40 (Previously Presented) The method of claim 35 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 41 (Previously Presented) The method of claim 40 wherein the term note further

comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 42 (Previously Presented) The method of claim 41 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claims 43 – 50 (Cancelled).

Claim 51 (Currently amended) A computer-implemented method comprising:

using one or more computing devices, providing liquidity to a financial transaction in which a term note is issued and a money market note is held, wherein the money market note and the term note have a same credit risk rating, wherein a payment for principal of the term note is electronically credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is electronically credited to principal of the term note if the principal of the money market note is fully credited.

Claim 52 (Previously Presented) The method of claim 51 wherein the payment is held by a trust.

Claim 53 (Previously Presented) The method of claim 51 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 54 (Previously Presented) The method of claim 53 wherein the asset is an account receivable.

Claim 55 (Previously Presented) The method of claim 51 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial

paper and an extendible asset-backed liquidity note.

Claim 56 (Previously Presented) The method of claim 51 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 57 (Previously Presented) The method of claim 56 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 58 (Previously Presented) The method of claim 57 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 59 (Currently amended) A computer-implemented method comprising:

using one or more computing devices, providing liquidity to a financial transaction in which a money market note is issued and a term note is held, wherein the money market note and the term note have a same credit risk rating, wherein a payment for principal of the term note is electronically credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is electronically credited to principal of the term note if the principal of the money market note is fully credited.

Claim 60 (Previously Presented) The method of claim 59 wherein the payment is held by a trust.

Claim 61 (Previously Presented) The method of claim 59 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 62 (Previously Presented) The method of claim 61 wherein the asset is an account

receivable.

Claim 63 (Previously Presented) The method of claim 61 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 64 (Previously Presented) The method of claim 61 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 65 (Previously Presented) The method of claim 64 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 66 (Previously Presented) The method of claim 65 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.